



# HORIZONS Project

## Nationwide Demographic Report

**Cutting Edge Communications, Inc.  
NuStats International**

**Contract # 500-99-0036**



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HORIZONS



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# A Profile of Hispanic Elders

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NuStats

This report was prepared for the Health Care Financing Administration Horizons Project under a contract with Cutting Edge Communications

## **Executive Summary**

This report provides a general description of the Hispanic elder population in the United States. Hispanics elders are one of the fastest growing and most vulnerable groups of Medicare beneficiaries. Hispanic (“Latinos”) elders will more than triple as a share of the U.S. elderly population between 1995 and 2025. One in six elderly Americans will be of Hispanic decent.

Hispanic elders differ in many ways from non-Hispanic white (“Anglo”) elders. For example, Latino elders are more likely than Anglo elders to live in poverty. One in three Latino elders have incomes below the poverty level. Two-thirds of Latino elders live below twice the federal poverty level.

Latino Medicare beneficiaries experience higher rates of serious health problems than Anglo beneficiaries. For example, one in six Hispanic Medicare beneficiaries have long-term care needs compared to about one in ten Anglo beneficiaries.

Medicare provides health insurance to more than 2 million elderly and disabled Hispanics, accounting for about 5 percent of all elderly Americans. Low rates of health insurance coverage before the age of 65 means that many Hispanics enter the Medicare program with limited experience with health insurance programs. Literacy, limited English language proficiency, and other cultural differences may pose additional barriers to navigating the health care system and the Medicare program.



## Defining Hispanics

- Lack of standard for defining Hispanics
- Historical inconsistencies make poor data trends
- Inconsistencies in reporting weaken analysis
- Our approach will vary and depend on data sources

Commonly used terms used to describe the aggregate of Spanish-speaking peoples who originated from Latin America are Hispanic, Latino, Chicano, Spanish-American, Spanish-surnamed, Spanish-origin, and Spanish-speaking. When asked what they call themselves, most respondents use national-origin labels such as Mexican or Mexican-American, Puerto Rican, or Cuban. The second most common form of identification among Mexicans, Puerto Ricans, and Cubans are panethnic terms such as Hispanic or Latino.

In this document we use the terms Hispanic and Latino interchangeably referring to peoples of Latin American origin living in the United States. Hispanic is the term commonly used within official government circles. The Bureau of the Census adopted this term to classify "a person of Mexican, Puerto Rican, Cuban, Central or South American or other Spanish culture or origin, regardless of race." With this emphasis on Spanish culture or Western culture there is rarely acknowledgement of the influence of indigenous societies of the Americas or cultural contributions of Africans brought as slaves to the Caribbean and other parts of Latin America. Present day Latin American culture is derived from a mix of Indigenous, African, and European influences.

Researchers and the federal data sources often use the terms Spanish-origin, Spanish-speaking, and Spanish-surnamed synonymously for Latinos. These terms suffer from the same limitations as Hispanic in identifying and classifying individuals for the purposes of research and planning.



## Definitional Concepts

- **Surname: proxy with commission and omission errors**
- **Language: too much variation and measurement noise**
- **Nativity: 40% of Hispanic adults are U.S. born**
- **National origin: Census solution since 1969**
- **Race/ethnicity: the Federal standard**

Researchers and the federal government use several approaches to finding the most appropriate and accurate standard or norm and building a classification or typology for studying the Hispanic population.

The importance of delineating a population greatly affects research and planning when data with a discrete designator are used to describe a group. The implications can be profound. For example, one might ask “How comparable socially and demographically are Puerto Ricans living in New York City with Puerto Ricans living on the island?” Or “Can the findings of a study of Mexicans in Texas be generalized to Latinos across the country?”

Each method of identifying the Hispanic population- surname, language preference, nativity, “national origin” or racial and ethnic identifiers - has strengths and weaknesses. None offers a completely adequate approach to classifying a very culturally complex and heterogeneous population.

Although Latinos are a heterogeneous group, they share numerous common experiences and conditions. For example, Latinos have comparable origins in tribal societies; a history of foreign conquest, colonialism, and neocolonialism; share a common language albeit with regional variations; have similar economic and social conditions; and have past and present experiences with discrimination.



## Themes of the Demographic Imperative

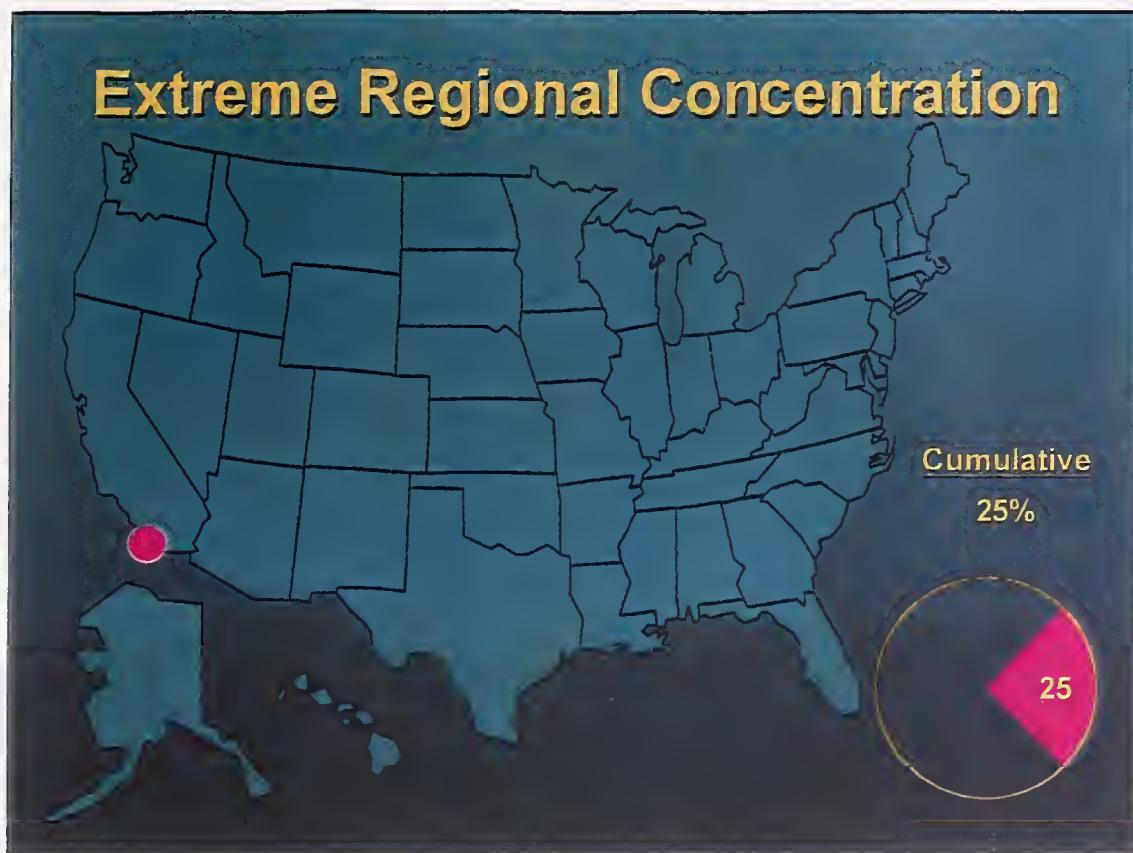
- Current estimates always greater than recent projections
- Differential growth rates steady for 20 years
- Youthfulness makes growth immutable
- Trends in more diverse new immigrants

The Census bureau has underestimated the growth of the Hispanic population for several decades. Growth of this population is driven by both natural increase - birth minus deaths - and immigration. The average annual growth rate of the Latino population is about 3 percent, a very high figure for the United States. These growth rates have held fairly steady since the mid-1960s.

One consequence of this growth rate is that the Hispanic population is generally young with a median age of about 26 years. Latinos tend to marry earlier and have larger families than other Americans. Latino women aged 15 to 44 had an estimated fertility rate of 93.2 births per 1000 in 1990, significantly higher than the 64.4 births per 1000 for non-Latino women.

The diversity that exists among Latino groups underscores the history of immigration to the United States. Latinos have always inhabited the border of what is now the continental United States. The U.S. invasion of Mexico in 1846 ended all claims to Texas and with the Treaty of Guadalupe-Hidalgo Mexico ceded to the U.S. almost the entire modern Southwest. The United States acquired Puerto Rico from the Spanish as war bounty in 1898. In 1900 the Foraker Act declared Puerto Ricans U.S. nationals and in 1917 the Jones Act made Puerto Ricans citizens. Cuba was also acquired after the Spanish-American war but gained independence in 1902. Modern day Cuban immigration came in waves with the largest wave coming in 1959 when Castro came into power. In 1965, revisions to those laws gave preference to immigration from Latin America and family reunification provisions will maintain large scale immigration from this region for some time to come.



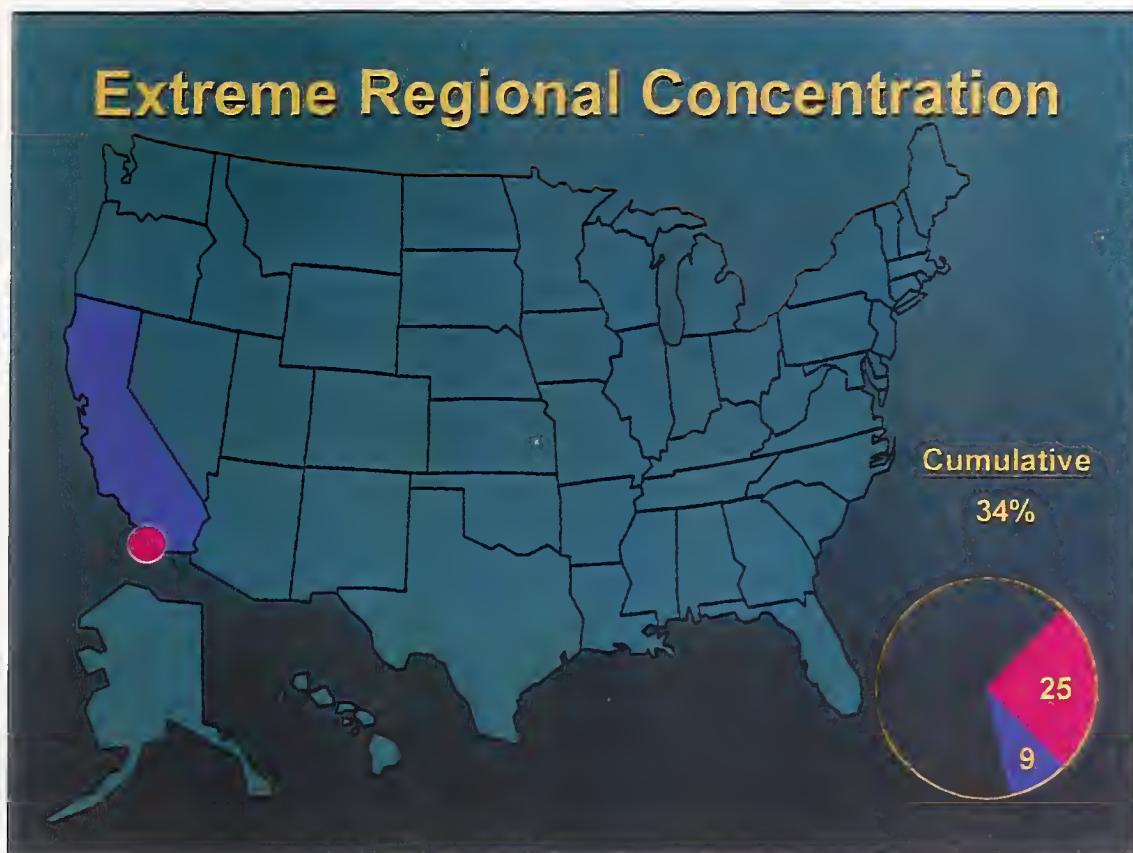


Hispanics reside throughout the continental United States and the territories. However, the general population is characterized by regional concentration in large metropolitan areas and in about a dozen states.

For example, the Los Angeles metropolitan area accounts for about 25 percent of the entire Hispanic population in 1999.

It should be pointed out that most federal estimates of the Hispanic population do not include the territories, including the island of Puerto Rico. The data we present in this report therefore does not include Hispanics living in any of the territories of the United States. However, these citizens are entitled to participation in most federal programs.

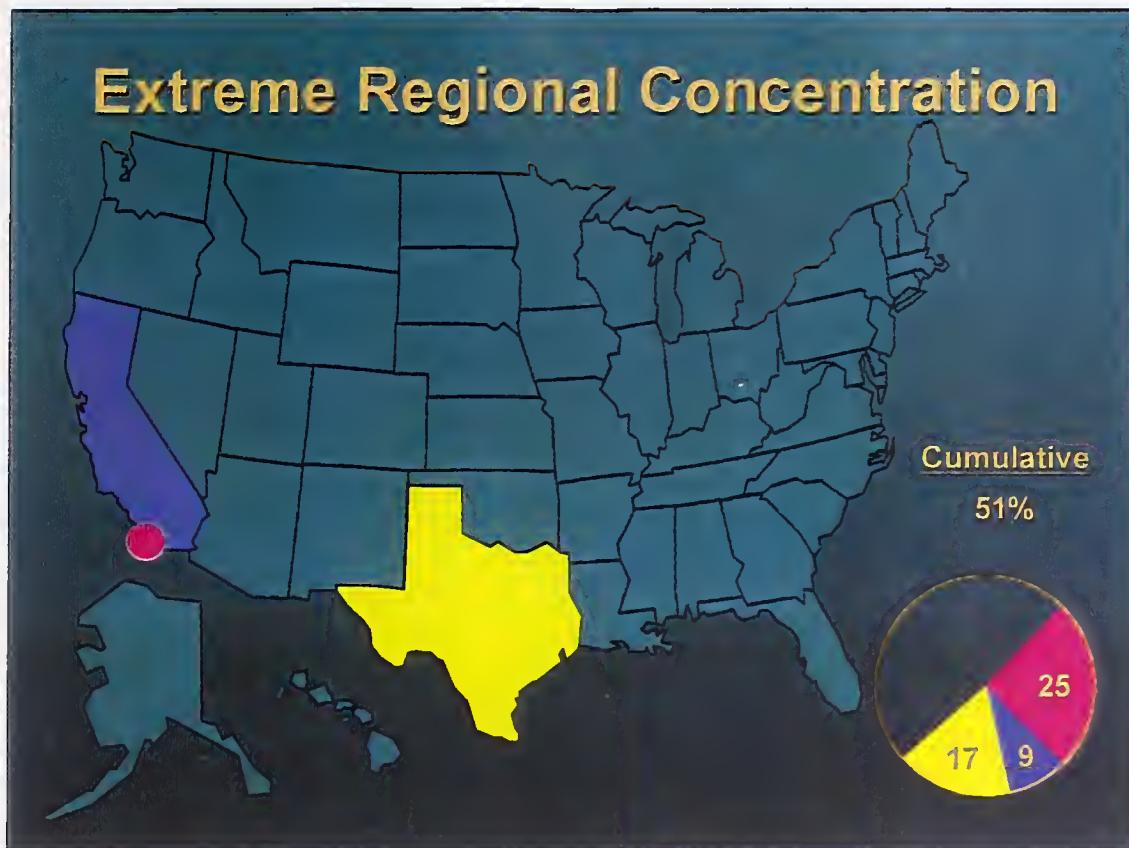




Hispanics residing in the rest of the State of California account for another 9 percent of Hispanics nationwide. About one in three Hispanics in the United States live in the State of California.

California's Latino population reflects a blend of recent immigrants from throughout Latin America, but especially from all parts of Mexico and Central America as well as a long-time established Mexican-American population.



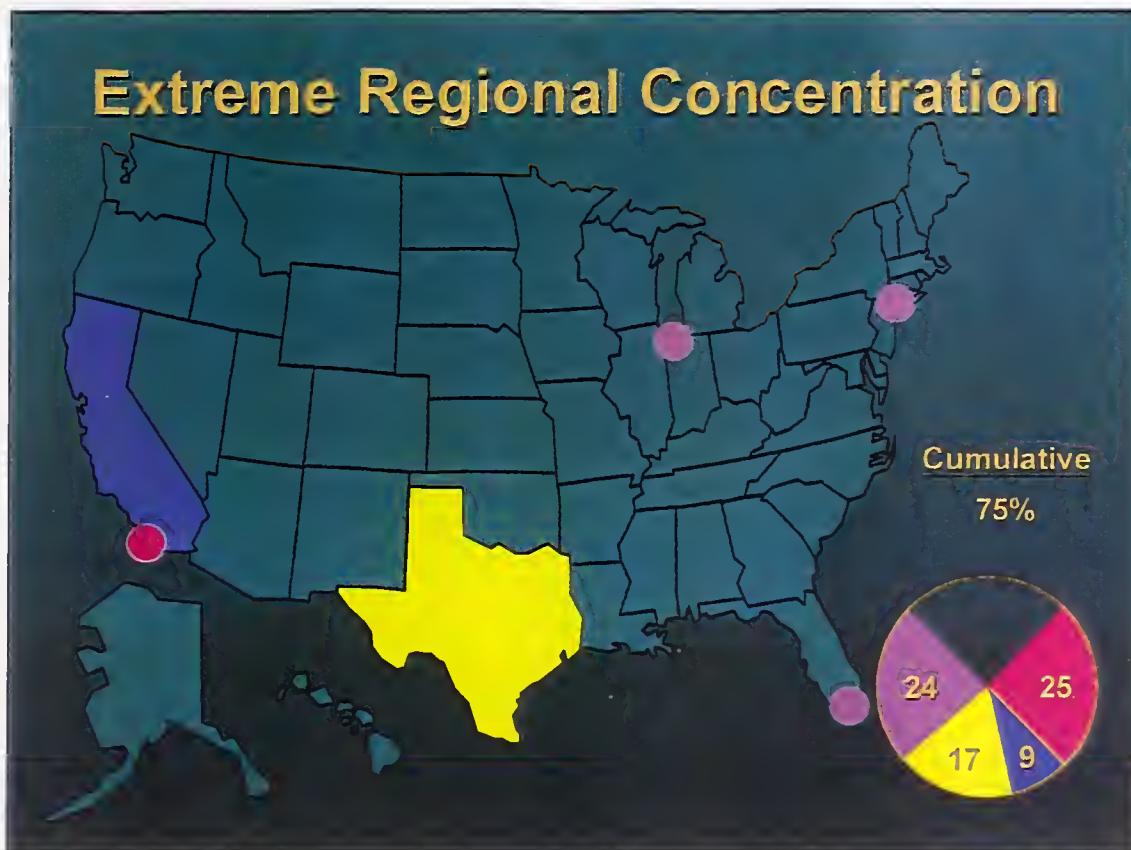


More than half of all Hispanics live in just two states, California and Texas. Hispanic Texans account for about 17 percent of the total Hispanic population nationwide. Amazingly, the Los Angeles metropolitan area accounts for more Hispanics than the whole state of Texas.

These states have been the initial receiving destinations of Hispanic immigrants since the beginning of the 20th century as well as sites of early settlement dating back to the Spanish exploration of the North American continent. Texas' long border and historical ties with Mexico greatly influence the characteristics of the Hispanic population in this region. South and West Texas is home to some of the oldest Hispanic communities on the continental United States.

It is important to remember that until the late 1920s the United States maintained an open border with Mexico with the free flow of people and goods largely across the Rio Grande. While California also shares historical ties to Mexico, the sizeable growth of the Hispanic population is a relatively recent phenomena dating back to the 1940s. The growing concentration resulted from both immigration and movement of Hispanics from within the United States.

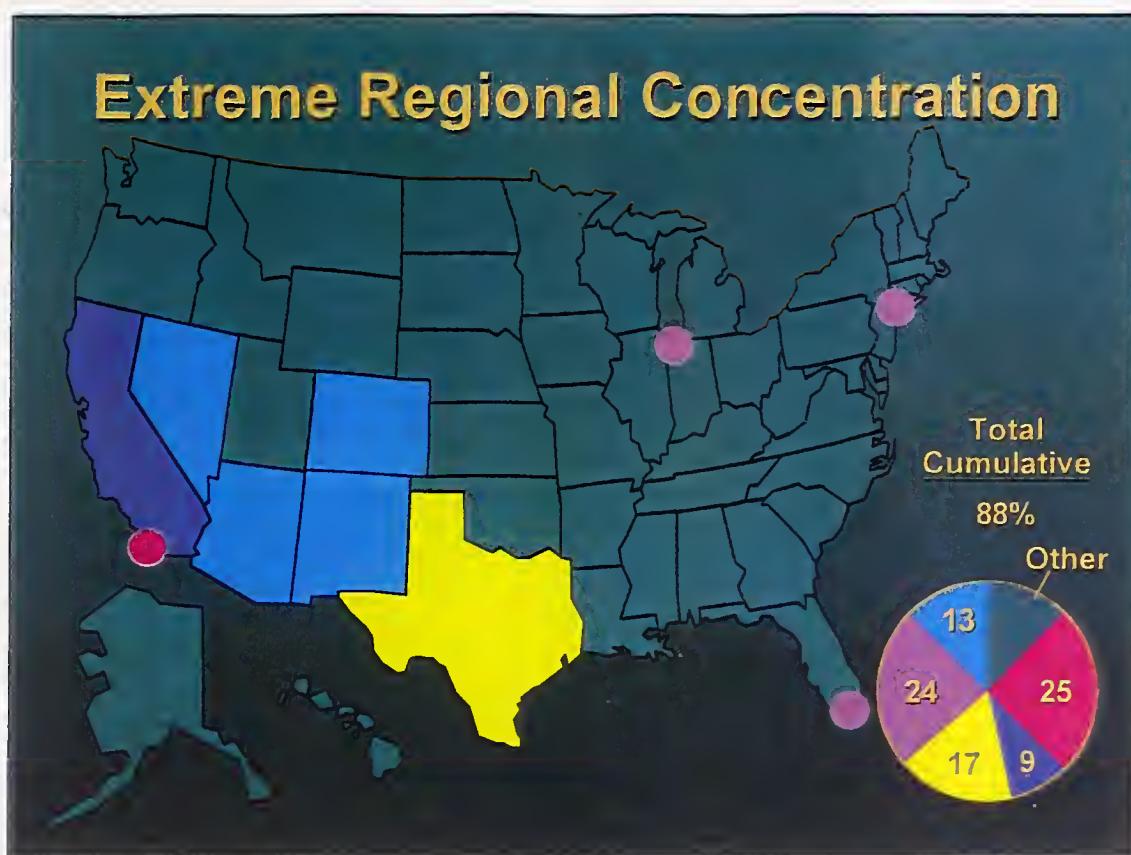




Three other local regional concentrations account for large shares of the Hispanic population. The Chicago, Greater New York and Miami metropolitan areas account for about a quarter of the nation's Hispanic population. As we will demonstrate, the characteristics of Hispanics in these regions differ significantly from those in Texas and California reflecting both immigration and migration to these parts of the United States since the mid-20th Century.

Thus, three-quarters of the Hispanic populations reside in just two states (California and Texas) plus three metropolitan areas (New York, Miami, and Chicago).





Hispanic communities in the states of Nevada, Arizona, New Mexico, and Colorado contribute an additional 13 percent to the national Hispanic population. The populations in these communities are a mix of America's oldest and most recent residents. New Mexico has been the home of Hispanic communities for over 400 years, and all these states have seen the influx of new immigrants from Mexico.

With the addition of these communities, 88 percent of the Hispanic community is concentrated in the U.S. Southwestern states, Florida, Illinois, New York and New Jersey.

The remaining 12 percent of the Hispanic community is spread throughout the rest of the United States. Additionally, more than 3 million Hispanics live on the island of Puerto Rico, a territory of the U.S.

The Hispanic elderly population is highly concentrated in the states of the U.S. Southwest, Illinois, New York and Florida. A substantial concentration also reside on the island of Puerto Rico.



## Hispanic Population of the United States

March 1999 - NuStats International Estimates

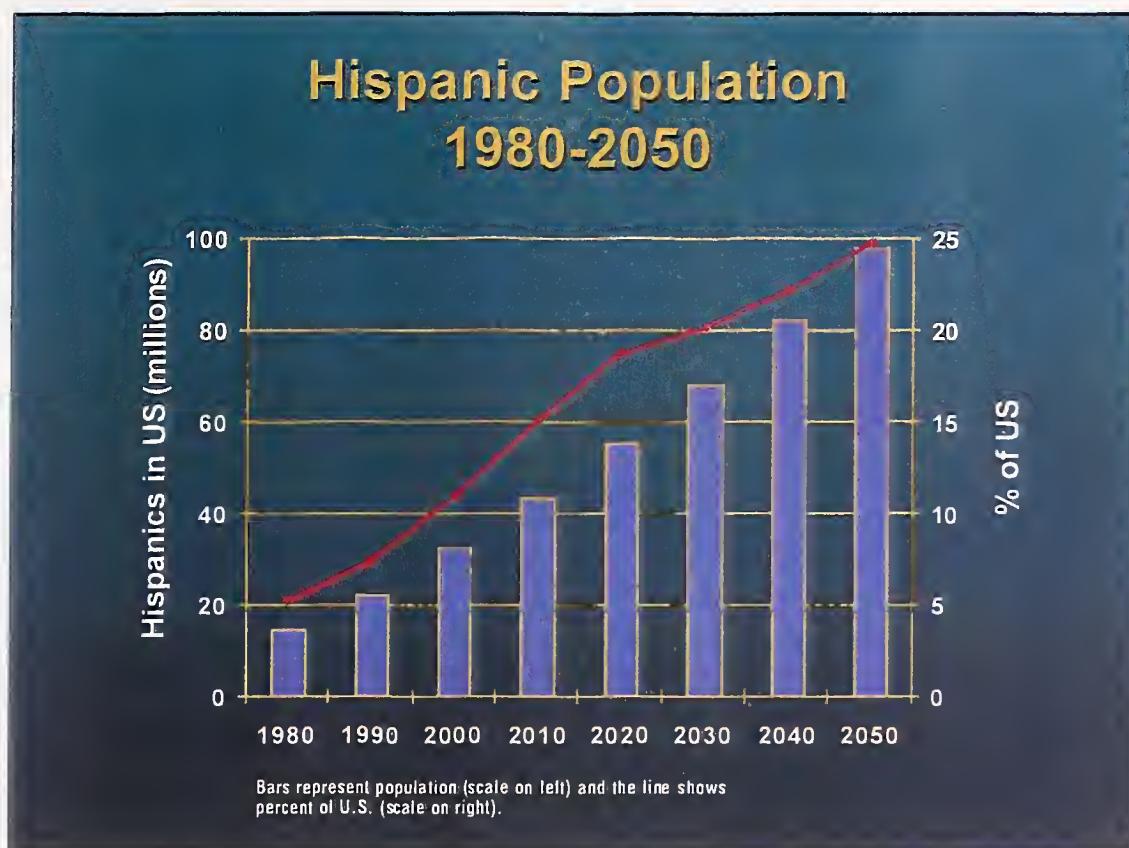
	Place	# of Counties	Hispanic Population 3/99	Cumulative Hispanic Population	% of Pop	Cum%
1	Los Angeles	8	6,416,742	6,416,742	20.5%	20.5%
2	San Francisco	10	1,371,601	7,788,343	4.4%	24.8%
3	San Diego	1	744,900	8,533,243	2.4%	27.2%
4	Rest of California	42	2,095,242	10,628,485	6.7%	33.9%
5	Houston	8	1,122,478	11,750,963	3.6%	37.5%
6	San Antonio	4	860,067	12,611,030	2.4%	40.2%
7	Dallas	12	777,476	13,388,505	3.6%	42.7%
8	Rest of Texas	230	3,358,256	16,746,762	10.7%	53.4%
9	New York	27	3,467,756	20,214,518	11.1%	64.4%
10	Miami	2	1,398,598	21,613,116	4.5%	68.9%
11	Chicago	13	1,250,185	22,863,301	4.0%	72.9%
12	Phoenix	2	614,266	23,477,567	2.0%	74.8%
13	Rest of Southwest	126	2,059,259	25,536,826	6.6%	81.4%
14	Rest of U.S.	2661	5,840,591	31,377,417	18.6%	100.0%
		3143	31,377,417		100.0%	

The United States has one of the largest Hispanic populations in the world. In absolute numbers only Mexico, Spain, Colombia, Argentina, and Peru have larger populations.

The Hispanic population is highly concentrated in the nation's major metropolitan areas. The nation's Latino population is largely located in ten major markets across the country. As a result, most Latinos live and work in urban environments.

Recent Census estimates, however, also indicate that Hispanic populations are increasing as a share of America's rural populations. This trend has been referred to as the "Latinization of rural America."





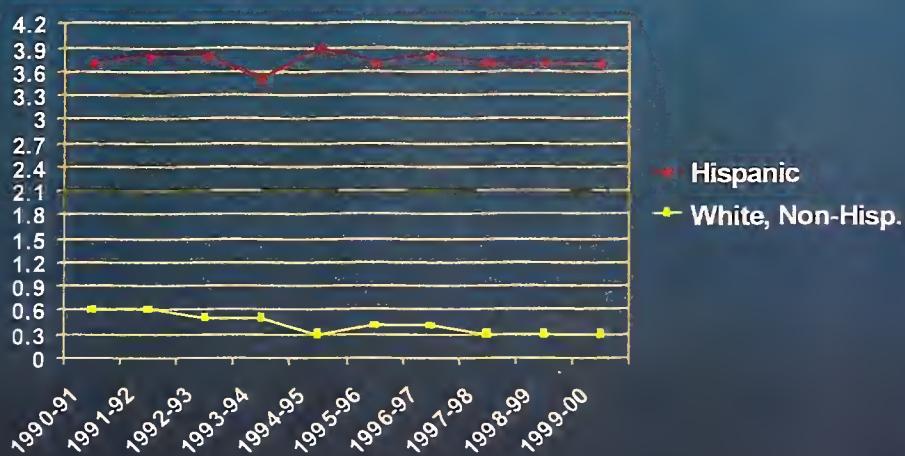
Recent Census Bureau projections indicate that the Latino population is expected to continue to grow at a rapid rate over the next five decades.

The future holds marked increases in the racial and ethnic diversity within the elderly population. The 1990 census counted 31.1 million people age 65 years and over. Eighty-seven percent, about 27 million, were non-Hispanic white. If recent demographic trends continue, the non-Hispanic white elderly population will decline steadily from 78 percent in 2020 to 67 percent in 2050. The share of elderly who are Hispanic, in contrast, is expected to increase rapidly over the next half century. Hispanic elders numbered about 1.1 million in 1990. They will increase to 9 percent of the total elderly population by 2020 and up to 16 percent by 2050.

If Latino life expectancy increases or the net levels of immigration increase, the numbers of elderly Hispanics will be even higher.



## Annual Rates of Growth for Hispanics & Non-Hispanic Whites



Overall, the Hispanic population has experienced annual growth in excess of seven times the rate of growth of the Anglo population for the last decade.

Nationally, the elderly population has experienced about an 11 percent growth during the 1990s. The Anglo population grew by about 7.4 percent, whereas the Latino elderly population grew by 60 percent during this decade. Future growth projections suggest that the annual growth rate of Latino elders will accelerate during the first decade of the 21st Century.



## Components of Hispanic Growth

- **Fertility: higher relative rates have held steady for 20+ years**
- **Fertility: Hispanics higher than non-Hispanics even after SES and intermarriage data controls**
- **Mortality: higher longevity for Hispanics than for their previous status**
- **Immigration: wild card, but assume steady increases**

The Hispanic population is among the nation's fastest growing populations in the country. Census projections suggest that Hispanics will become the largest national "minority" population in the first decade of the 21st Century. Hispanics already outnumber other racial and ethnic populations in numerous major metropolitan areas of the Southwest, Florida, and New York.

The rapid growth of the Hispanic population nationally can be accounted for by national increase, lower mortality rates, and high levels of immigration from Latin America.

Hispanic populations, especially the Mexican-American community, have experienced higher fertility rates than any other population group in the nation for decades. Even after controlling for socioeconomic and intermarriage rates, Mexican-American fertility rates are higher than replacement levels and higher than Anglo populations.

An epidemiological paradox has received considerable attention in recent years with regards to Latino health and longevity. Despite persistently high rates of poverty and disability Latinos live longer than other Americans.

Changes in the immigration laws in 1965 favoring immigration from Latin America and Asia have changed the ethnic composition of immigrants to the United States. Immigration laws favoring family reunification have also contributed to substantial increases in the growth of the Latino population. Recent amnesty provisions and increased naturalization of immigrant communities will accelerate increases due to immigration in the near future.



## Demographic Resources on Hispanic Elders

- Use of Current Population Survey
  - Can capture annual change from 1990 to 1999
  - Can be used to project near future
- We include population 60+
  - To create the soon-to-be, the recent, the established Medicare beneficiaries
  - To provide comparisons to non-Hispanics

With the rapid growth in the Hispanic population and the high concentration of Latinos in the larger states of the nation, data on the characteristics of the Hispanic elderly population has become more readily available. The Census Bureau fields monthly the Current Population Survey (CPS) to estimate various characteristics of the nation's population. In March of every year the CPS estimates basic demographic characteristics and health insurance coverage.

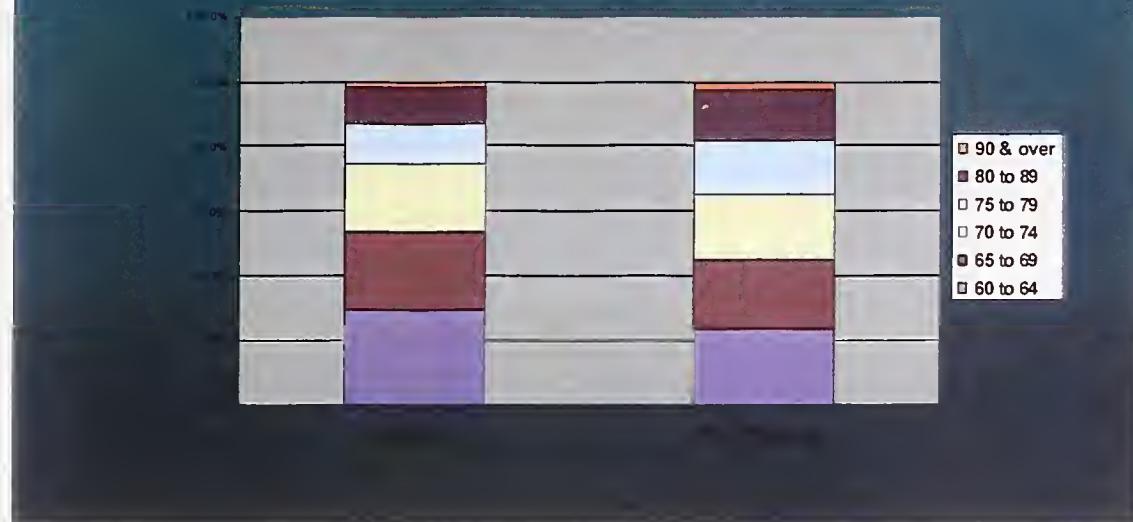
In this report, we will present recent CPS estimates and projections to discuss what is known about the general demographic characteristics of Hispanic elders.

We will focus our estimates of the Hispanic population 60 years old and older. We think it is important to include the 60-64 year old cohort in our estimates because they will be new entrants into the Medicare program within a short time and do not as yet have established their use of the Medicare program coverage options. Recent changes and increased options legislated by Congress will increase their need for information about the program and how best to take advantage of their coverage options. That is not to say that others already participating in the program would not benefit from better information, but rather that the target population for communications efforts must include those participating and anticipated participants in the program.



# Hispanic Elders are Younger than Non-Hispanic Elders

Age Cohorts Among Hispanic and Non-Hispanic Elders



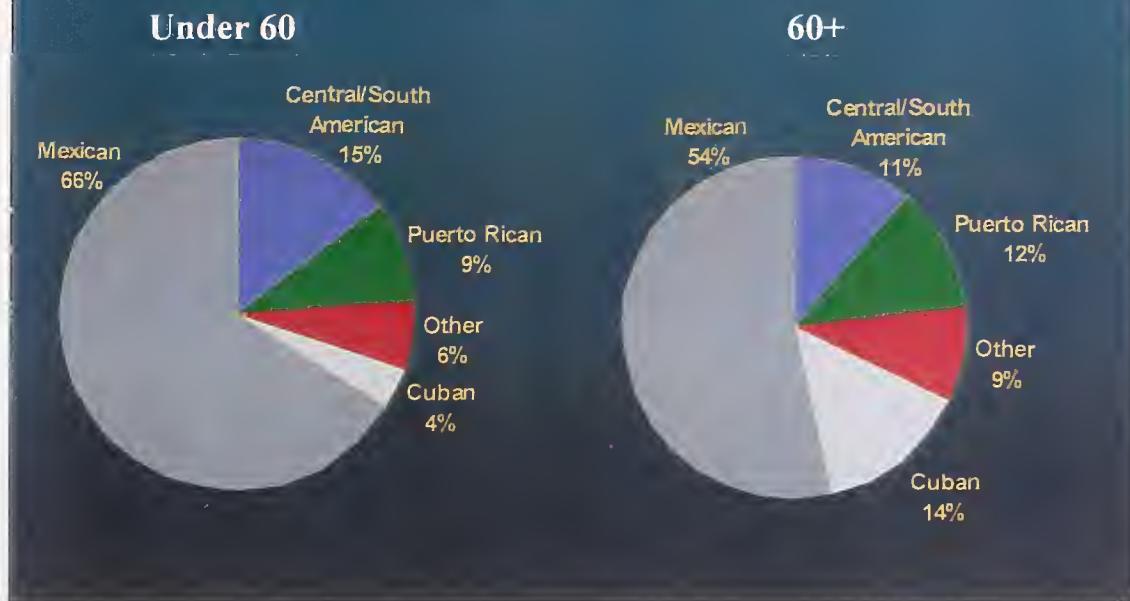
The number of persons aged 65 and older numbered 34.4 million in 1998. They represented 12.7 percent of the population, about one in eight Americans. Older Americans increased by about 10 percent since 1990 compared to about 8 percent for the population under age 65. Almost 1.9 million persons celebrated their 65th birthday in 1998 (about 5200 per day) and were added to the Medicare rolls. The older population will continue to grow significantly in the future.

Latino elders accounted for 5.1 percent of the population aged 65 years and older. (Latino elders over 65 years of age accounted for only about 6 percent of the Latino population in 1998.) But an examination of the size of age cohorts of the populations aged 60 years and older indicated that a proportionately larger share of Latino elders will be among new enrollees of the Medicare program in the 21st Century. As a result, Hispanic elders are younger than non-Hispanic elders.

Despite this more youthful profile, Hispanics age 80 years and older will increase their share of the total elderly population dramatically from 3 percent in 1990 to an estimated 14 percent by 2050.



## National Origin of Hispanics by Age (Under 60 and 60+)



The Hispanic population is a heterogeneous population made up of various subgroups with important differences in their characteristics. The subgroups differ in their “countries of origin” and the number of generations born in territorial region we commonly call the United States today. Despite these differences, these subgroups commonly share a history of Spanish colonialization and customs associated with both indigenous peoples and Europeans, Africans, and Asians who came to North and South America over the last five hundred years. Understanding the histories of these subgroups in the U.S. provides insights into their economic and social status.

More than half of Latino elders age 60 and older are of Mexican heritage. Cuban, Puerto Rican, and Central and South American elders make up approximately equal shares of the rest of the elder population.

Because of the much larger share that Mexican-Americans represent of the younger age group, we can expect more Latino elders to be of Mexican heritage in the future. Central and South American populations will also grow proportionately larger over time as the relative share of Cuban and Puerto Rican elders declines.



## Nationality of Hispanic Elders, Age 60+

	U.S. Born	Not U.S. Born
<b>Mexican</b>	56%	44%
<b>Puerto Rican</b>	11%	89%
<b>Cuban</b>	3%	97%
<b>Central/South American</b>	6%	94%
<b>Other Spanish</b>	57%	43%

Past and future immigration and migration patterns play an important role in both the rate of growth of the Latino population as well as its mix of native born and foreign elders. As these data demonstrate more than 6 out of 10 Mexican and “Other Hispanic” elders were born in the United States.

Presumably, Puerto Rican respondents who replied “not U.S. born” were referring to being born on the island of Puerto Rico and migrating to the mainland. The island of Puerto Rico has been a territory of the United States since the Spanish-American war in 1898, and its inhabitants citizens of the United States. Similarly, Guam and other territories gained by the United States through the Spanish-American war may identify themselves as Hispanic and not born in the U.S. Some elderly Filipinos continue to hold U.S. citizenship even though the Philippines gained independence.

Almost all Cuban, Central American, and South American elders were foreign born.



## Marital Status of Hispanic and Non-Hispanic Elders, Age 60+

	Hispanic	Non-Hispanic
Married	56.1	60.8
Widowed	24.4	26.6
Divorced	10.4	7.8
Separated	4.0	1.0
Never Married	5.1	4.0

While these statistics on marital status appear quite similar for Hispanic and non-Hispanic elders they suggest several issues of concern regarding social support among the elderly population.

Elderly women of all race and ethnic groups are more likely to be widowed. This is particularly true among older cohorts.

Elderly women of all race and ethnic groups who are widowed are more likely than men to live alone. Hispanic widowed women, however, are less likely to live alone than are their non-Hispanic counterparts.



**Social Security Payments Received in 1998  
by Hispanic Subgroups and Non-Hispanics,  
Age 62+ and 65+ (March 1999)**

	Age 62+	Age 65+
<b>Mexican</b>	71.7	78.5
<b>Puerto Rican</b>	74.9	81.6
<b>Cuban</b>	72.8	80.3
<b>Central/South American</b>	54.5	61.3
<b>Non-Hispanic</b>	84.1	90.2

The median household income for families headed by persons 65 years and older in 1998 was \$31,568. Non-Hispanic white households reported median household incomes of \$32,398 whereas Hispanic households reported \$21,935.

In 1996, the Social Security Administration reported the following sources of income for all older persons: Social Security 91 percent; income from assets 63 percent; public and private pensions 43 percent; earnings 21 percent; and public assistance 6 percent. It is unclear how Latino elders differ from others but Social Security payments may provide some clue. In addition we know that employment patterns of Latino adults suggest that few have private retirement funds or assets to draw upon.

We estimate that today, 90 percent of non-Hispanic elders 65 and over receive income from Social Security but a considerably smaller share of Latino elders receive Social Security payments. This appears to be true even if you include younger elders age 62 and older. With the exception of the Central and South American subgroup, about 8 in 10 Latino elders receive Social Security payments compared to 9 in 10 non-Hispanics. It appears that one group, primarily Central American seniors, appear most financially vulnerable with only about 6 in 10 receiving Social Security payments in old age.

In 1998, 21 percent of Latino elders lived in poverty compared to 9 percent of Anglos. In fact, two-thirds of Latino elders live on incomes below twice the poverty level.



## Latino Elders have Little Formal Schooling

	Latino	Anglo
<b>8 years or less</b>	<b>61.1%</b>	<b>18.4%</b>
<b>High School Graduate</b>	<b>27.3%</b>	<b>66.4%</b>
<b>College or more</b>	<b>6.4%</b>	<b>13.8%</b>

In our society the better educated tend to be healthier longer and better off economically. Latino elders are at a distinct disadvantage with regard to educational attainment compared to other elders.

Hispanics 65-74 years old have the highest proportion (61 percent) with some elementary education of any other elder group in this cohort. By comparison, two-thirds of Anglos in this age cohort are high school graduates. Among the Hispanic cohort of people age 75 years and older, 68 percent have some elementary education.

Our best estimate of the the proportion of Hispanic elders who have no formal schooling is about 5.2 percent compared to Anglo elders of about 1.4 percent.



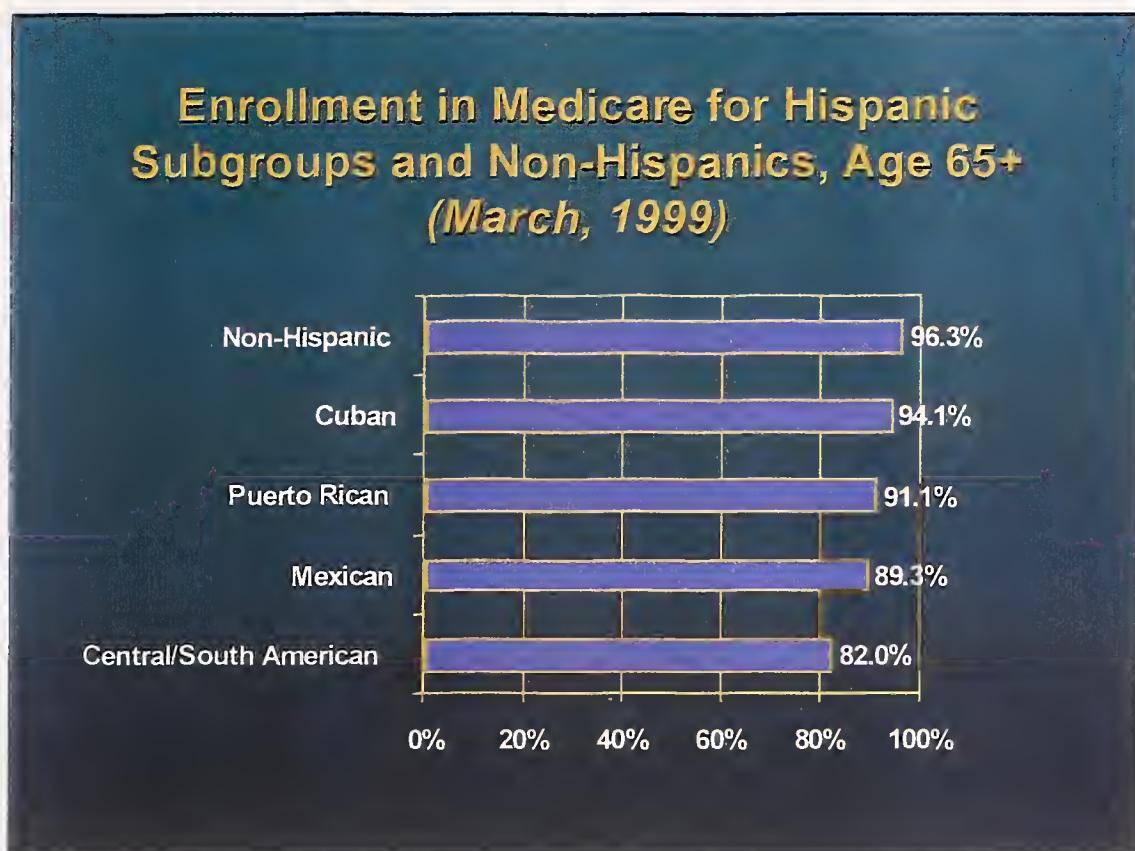
## Many Hispanics are Linguistically Isolated

- About 36.5% of Hispanic elders live in households where no one over the age of 14 years of age speaks English very well, if at all.
- Most Hispanic elderly speak Spanish at home
- Literacy levels in both Spanish and English are low

Based on estimates available in the last Census, we know that almost four out of ten Hispanic elders live in a household in which no one over the age of 14 speaks English well enough to assist them outside their homes.

Most Hispanic elderly speak Spanish at home but low educational attainment levels mean that many cannot read or write well in any language.



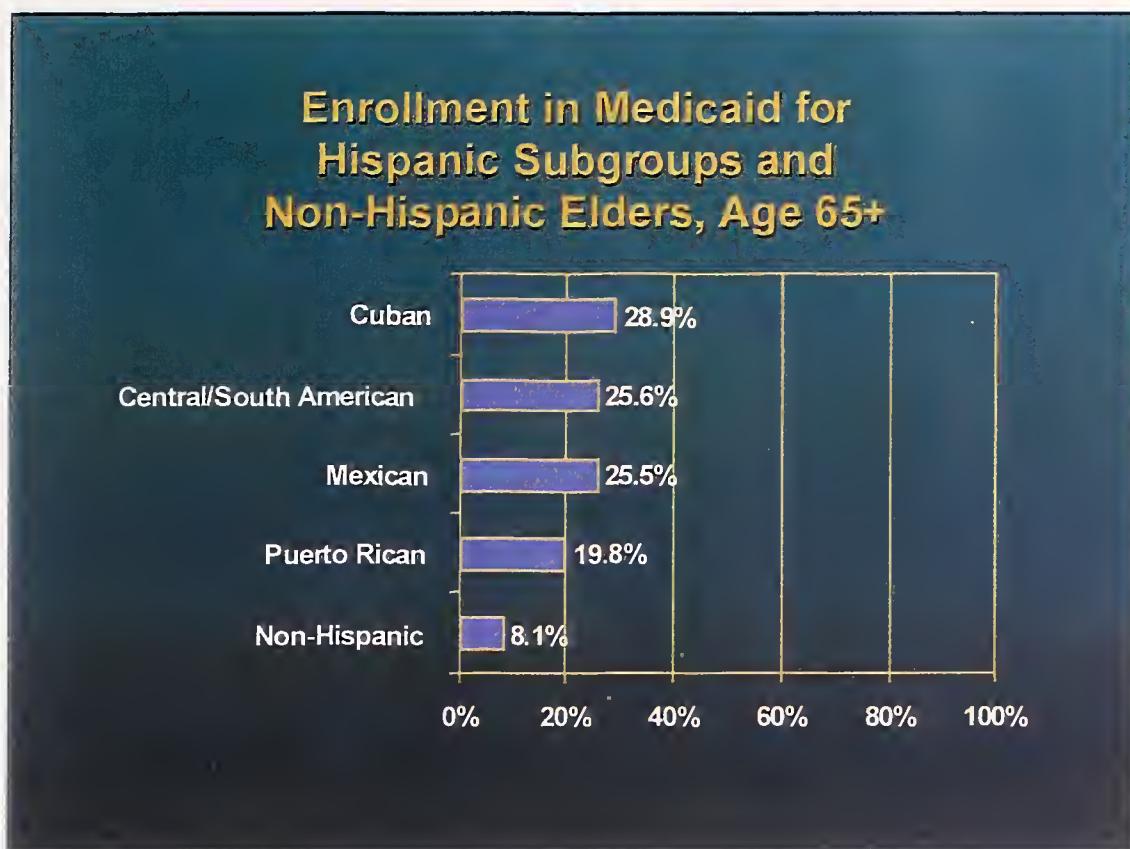


Recent estimates of health insurance coverage by Latino elders suggest that more than 90 percent are enrolled in the Medicare program. However, considerable variation exists among the various Latino "national-origin" groups. Participation ranges from a low of 82 percent among the Central and South American group to a high of 94 percent among Cuban Americans. But all groups are less likely to participate in Medicare than non-Hispanic elders.

Hispanic women appear to face serious barriers to Medicare coverage. The best available estimates from 1995 suggest that only 88 percent of Mexican, 77 percent of Puerto Rican, and 86 percent of Cuban American women age 65 and over were covered by Medicare compared with 98 percent of non-Hispanic women.

Many Latinos enter the Medicare program with limited prior experience with health insurance in this country. In 1997, about one in three (36 percent) Latino adults under the age of 65 were uninsured. More than half of Latino immigrant adults under age 65 years were uninsured. Immigration, employment in low wage, often service sector jobs, without fringe benefits, and work in the "cash" economy leave Latinos largely uninsured.





Most Medicare beneficiaries have some form of public or private supplemental insurance to help pay for benefits not covered by the program or cost sharing requirements. Latino elders, however, are much less likely than their Anglo counterparts to have private supplemental coverage, either retiree health benefits or individually-purchased Medicare supplemental insurance policies, referred to as "Medigap policies."

About nine percent of Latinos have Medigap policies compared to 29 percent of Anglo elders. The costs of Medigap policies in the metropolitan areas where Latinos live are prohibitively expensive. For example, representative monthly premiums in three states with large Latino populations- California, New York, Florida - for the limited coverage Plan A Medigap policy (every insurance company is required to offer a Plan A Medigap policy which covers the costs of Parts A and B coinsurance) range from \$73 in New York, \$109 in Florida, and \$122 in California. More comprehensive plans (e.g., Plans I or J) cost on average three times as much as the limited plan coverage per month.

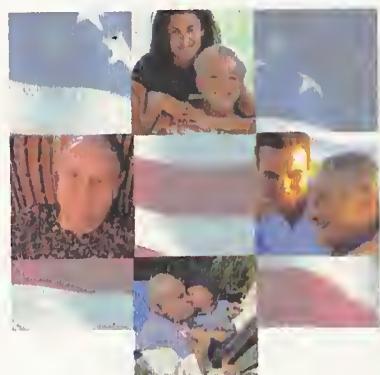
The most common type of supplemental coverage among Latinos comes from Medicaid, the state administered health insurance program for low income Americans. More than a quarter of Latinos rely on Medicaid to supplement Medicare. But given their disproportionately low incomes, many more Latino elders are likely to qualify for Medicaid and other programs designed to assist seniors with the costs associated with the Medicare program (i.e., QMB/SLMB).







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